

AVAILABLE NATIONWIDE

General Liability class code guide

Administrative

NAICS	DESCRIPTION
561410	Document Preparation Services
561110	Office Administrative Services
561421	Telephone Answering Services

Advertising

NAICS	DESCRIPTION
541810	Advertising Agencies
541870	Advertising Material Distribution Services
541860	Direct Mail Advertising
541830	Media Buying Agencies – COMING SOON
541840	Media Representatives
541890	Other Services Related to Advertising
541850	Outdoor Advertising
541820	Public Relations Agencies
541890	Sign Painting and Lettering (Exterior Only)
541890	Sign Painting and Lettering (Interior Only)
541890	Social Media Consultant

Artisan contractors

(subcontractors cannot exceed 25% of total payroll)

NAICS	DESCRIPTION
238220	Air Conditioning Systems Installation and Repair
238220	Air Duct Cleaning Services*
238990	Artificial turf installation – COMING SOON
238390	Bathtub refinishing, on-site

238990	Brick paver (e.g., driveways, patios, sidewalks) installation
238210	Cabling Installation
236118	Carpentry - Handyman
236118	Carpentry - Residential
321918	Carpentry - Shop only
238350	Carpentry (Interior Only)
238990	Cleaning building interiors during and immediately after construction – COMING SOON
238390	Closet organizer system installation
238210	Communication Equipment Installation - Industrial or commercial
238210	Communication Equipment Installation (cable/satellite)
238110	Concrete contractors
238990	Concrete paving, residential and commercial driveway and parking area
238990	Concrete sawing and drilling (except demolition) – COMING SOON
237130	Conduit Construction - Cable/Wire
238350	Countertop and cabinet, metal (except residential-type), installation
238990	Culvert, concrete, residential and commercial paved area
238390	Dampproofing contractors – COMING SOON
562119	Debris Removal - Construction site
238350	Door or Window Installation and Repair
238990	Driveway or Sidewalk Paving/Repaving
237110	Drilling - Water
238310	Drywall or Wallboard Installation and Repair
238210	Electrical Work (Interior Only)
238910	Excavation
238990	Fence Installation and Repair
238350	Finish Carpentry Contractors
238990	Flagpole installation – COMING SOON
238330	Floor Covering Installation (No ceramic tile or stone)
238390	Furniture or Fixture Installation - Office or store
238130	Garage Door Installation and Repair
238150	Glass Installation and Repair (no auto work)
238910	Grading of Land
238170	Gutter Installation and Repair*
236220	Commercial Handyman (no roof work)
238220	Heating and Air Conditioning Installation and Repair (No LPG)
238220	Heating, Venting and Air Conditioning Services w/ LPG
238210	Home Theater Installation
238390	House Furnishings Installation

238310	Insulation Contractors
238140	Masonry Contractors
238390	Metal Ceiling or Wall Installation and Repair
238990	Metal Erection - Decorative or artistic
237990	Metal Erection - Nonstructural
238290	Other Building Equipment Contractors (NAICS industry description) – COMING SOON
238320	Painting - Exterior, buildings or structures, three stories or less in height
238320	Painting Contractors
238320	Paperhanging Contractors
238390	Partition (e.g., office, washroom), metal, installation
236115	Prefabricated Building Erection
238310	Plastering or Stucco Work
238990	Playground equipment installation – COMING SOON
238220	Plumbing (Commercial or Industrial)
238220	Plumbing (Residential or Domestic)
238990	Pole (e.g., telephone) removal
238990	Sandblasting, building exterior – COMING SOON
238210	Security System Installation
238220	Septic Tank Systems - Installation, servicing or repair
237110	Sewer Mains or Connections Construction
238990	Sidewalk construction, residential and commercial
238170	Siding Installation and Repair*
238210	Sound Equipment Installation
561790	Swimming Pool Cleaner
238340	Tile, Stone, Marble, Mosaic, or Terrazzo Work (Interior Only)
238390	Trade show exhibit installation and dismantling contractors
238390	Vibration isolation contractors
237110	Water Mains or Connections Construction
238220	Water Softening Equipment - Installation, servicing or repair
238390	Waterproofing contractors
238390	Weather stripping installation
238390	Window Decorating
238390	Window shade and blind installation

Associations

NAICS	DESCRIPTION
813910	Business Associations
813920	Professional Organizations

Consulting

NAICS	DESCRIPTION
541612	Actuarial services
541611	Administrative Management and General Management Consulting Services
541613	Brand Consultant
541618	Business Consulting
541613	Digital Marketing
541613	Direct Marketing
541620	Environmental Consulting Services – COMING SOON
541612	Human Resources (HR) Consulting
541618	Management Consulting
541613	Marketing Consulting Services
541618	Other Consulting Services
541613	Other Marketing/PR Services
541614	Process, Physical Distribution, and Logistics Consulting Services – COMING SOON
541618	Research Consulting
561410	Resume Consulting
541611	Strategy Consultant

Education

NAICS	DESCRIPTION
611710	Educational Support Services
611430	Tutoring

Fitness/sports

NAICS	DESCRIPTION
611620	Aerobic dance and exercise instruction – COMING SOON
711120	Dance Companies – COMING SOON
713940	Fitness and Recreational Sports Centers – COMING SOON
611620	Swimming instruction – COMING SOON

611620	Tennis instruction, camps, or schools – COMING SOON
611699	Yoga instruction, camps, or schools – COMING SOON
611620	Aerobic dance and exercise instruction

Healthcare

NAICS	DESCRIPTION
621340	Acupressure Services
621340	Acupuncture Services
621999	All Other Miscellaneous Ambulatory Health Care Services – COMING SOON
621498	All Other Outpatient Care Centers
621340	Art Therapy
621340	Dance Therapy
621512	Diagnostic Imaging Centers – COMING SOON
621340	Diet/Nutrition Services
621340	Drama Therapy
621410	Family Planning Centers – COMING SOON
621340	First Aid and CPR Training
621493	Freestanding Ambulatory Surgical and Emergency Centers
623312	Home Health Aides – COMING SOON
621340	Hypnosis
621492	Kidney Dialysis Centers
621340	Marriage and Family Therapy
621511	Medical Laboratories
621340	Mental Health Counseling
621340	Music Therapy
621399	Offices of All Other Miscellaneous Health Practitioners
621310	Offices of Chiropractors
621210	Offices of Dentists
621330	Offices of Mental Health Practitioners (except Physicians)
621320	Offices of Optometrists
621340	Offices of Physical, Occupational and Speech Therapists, and Audiologists
621111	Offices of Physicians (except Mental Health Specialists)
621112	Offices of Physicians, Mental Health Specialists
621391	Offices of Podiatrists
621420	Outpatient Mental Health and Substance Abuse Centers – COMING SOON
621340	Psychology
624190	Social Work Services

Landscape/Janitorial

NAICS	DESCRIPTION
561720	Exterior Cleaning Services
561720	Janitorial Cleaning Services
561730	Landscaping/Gardening Services
561730	Lawn Care Services
561790	Other Services to Buildings and Dwellings
561720	Snow Blowing and Removal (no auto coverage)
561720	Window Cleaning (Nothing Above 15 Feet)

Media

NAICS	DESCRIPTION
511199	All Other Publishers
518210	Application Service Provider
511130	Book Publishers – COMING SOON
518210	Data Processing, Hosting, and Related Services
511140	Directory and Mailing List Publishers
511191	Greeting Card Publishers – COMING SOON
519130	Internet Publishing and Broadcasting and Web Search Portals – COMING SOON
519120	Libraries and Archives – COMING SOON
512110	Motion Picture and Video Production – COMING SOON
512230	Music Publishers – COMING SOON
511110	Newspaper Publishers
512199	Other Motion Picture and Video Industries – COMING SOON
512290	Other Sound Recording Industries – COMING SOON
511120	Periodical Publishers
512250	Record Production and Distribution – COMING SOON
511210	Software Publishers
512240	Sound Recording Studios
512191	Teleproduction and Other Postproduction Services – COMING SOON

Other services

NAICS	DESCRIPTION
561499	All Other Business Support Services
812990	All Other Personal Services
561990	Auctioneering
561990	Bartering services – COMING SOON
561990	Bottle exchanges – COMING SOON
561740	Carpet and Upholstery Cleaning Services
811490	Clock Making and Repair
812310	Coin-Operated Laundries and Drycleaners
493190	Contractors Permanent Yards - Maintenance or storage of equipment or material
561492	Court Reporting and Stenotype Services
541990	Credit Counseling
561990	Document shredding services – COMING SOON
812320	Dry-cleaning and Laundry Services (except Coin-Operated)
561990	Electrical meter reading services, contract – COMING SOON
812990	Event Planning/Promotion
812990	Expert Witness Services
561611	Fingerprint services – COMING SOON
561990	Flagging (i.e., traffic control) services – COMING SOON
561990	Float decorating services – COMING SOON
811430	Footwear and Leather Goods Repair
711510	Independent Artists, Writers, and Performers
812332	Industrial Launderers – COMING SOON
561990	Inventory computing services
561611	Investigators, private – COMING SOON
561312	Life/Career/Executive Coaching
812331	Linen Supply – COMING SOON
561990	Locating underground utility lines prior to digging – COMING SOON
561622	Locksmiths
425120	Manufacturers' Representative
541910	Marketing Research and Public Opinion Polling
561990	Meter reading services, contract – COMING SOON
561990	Motor vehicle license issuing services, private franchise – COMING SOON
561439	Other Business Service Centers (including Copy Shops)
811490	Other Personal and Household Goods Repair and Maintenance
812199	Personal Care Aides – COMING SOON

812990	Personal chef services
812990	Personal Concierge/Assistant
812990	Personal fitness training services
812990	Personal organizer services
813410	Personal shopping services
812910	Pet Services including boarding, grooming, sitting & training
561431	Private Mail Centers – COMING SOON
561311	Recruiter (employment placements)
541715	Research and Development in the Physical, Engineering, and Life Sciences (except Nanotechnology and Biotechnology) – COMING SOON
541720	Research and Development in the Social Sciences and Humanities – COMING SOON
812199	Saunas
562991	Septic System Cleaning Services*
323120	Support Activities for Printing
812199	Tanning salons
561990	Tape slitting (e.g., cutting plastic or leather into widths) for the trade
561422	Telemarketing Bureaus and Other Contact Centers – COMING SOON
561990	Textile cutting services
541930	Translation and Interpretation Services
561510	Travel Agencies
454210	Vending Machine Operators – COMING SOON
561990	Water softening and conditioning services

Professional services

NAICS	DESCRIPTION
541211	Accountants
524298	All Other Insurance Related Activities
541990	All Other Professional, Scientific, and Technical Services
541310	Architectural Services
812111	Barber Shops
812191	Barber/hair stylist services
812191	Beautician/cosmetology services
541219	Bookkeeping services
541350	Building Inspection Services
541330	Civil Engineering
524291	Claims Adjusting
541922	Commercial Photography
323111	Commercial Printing (except Screen and Books) – COMING SOON

323113	Commercial Screen Printing – COMING SOON
541330	Control Systems Integration/Automation
812199	Day spas – COMING SOON
812191	Diet and Weight Reducing Centers
541340	Drafting Services
812199	Ear piercing services – COMING SOON
811310	Electrical Apparatus - Installation, servicing or repair
541330	Electrical Engineering
541330	Engineering Services
541330	Environmental Engineering
812191	Esthetician services
541211	Financial Auditing or Consulting
812210	Funeral Homes and Funeral Services
541360	Geophysical Surveying and Mapping Services – COMING SOON
541430	Graphic Design Services
812199	Hair removal (i.e., depilatory, electrolysis, laser, waxing) services – COMING SOON
812199	Hair replacement services (except by offices of physicians) – COMING SOON
541420	Industrial Design Services – COMING SOON
524291	Inspection and Appraisal Services
524210	Insurance Agencies and Brokerages
541410	Interior Design Services
523930	Investment Advice
541199	Jury consulting services
541320	Landscape Architectural Services
812199	Makeup salons, permanent
812191	Massage therapy
541219	Medical Billing
523120	Mortgage Brokering/Banking
812113	Nail Salons
531312	Nonresidential Property Managers
541199	Notary public services
541110	Offices of Lawyers
531210	Offices of Real Estate Agents and Brokers
531320	Offices of Real Estate Appraisers
531390	Other Activities Related to Real Estate – COMING SOON
541490	Other Specialized Design Services – COMING SOON
541199	Paralegal services
541921	Photography

523920	Portfolio Management – COMING SOON
541330	Process Engineering
541199	Process serving services
541310	Project Manager (architecture or engineering)
531312	Property Management
811310	Refrigeration Equipment
531311	Residential Property Managers
562991	Sewer Cleaning
523120	Stock Brokering
541370	Surveying and Mapping (except Geophysical) Services
711410	Talent Agency
541213	Tax Preparation Services
541380	Testing Laboratories
524292	Third Party Administration of Insurance and Pension Funds – COMING SOON
541191	Title Abstract and Settlement Offices
541330	Transportation Engineering
541199	Trial consulting services
523991	Trustee Services
541940	Veterinary Services

Repair services

NAICS	DESCRIPTION
811310	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance – COMING SOON
811213	Communication Equipment Repair and Maintenance
811212	Computer and Office Machine Repair and Maintenance
811211	Consumer Electronics Installation, Repair and Maintenance
811411	Home and Garden Equipment Repair and Maintenance – COMING SOON
811219	Other Electronic and Precision Equipment Repair and Maintenance
811420	Reupholstery and Furniture Repair – COMING SOON
561740	Upholstery Work

Restaurants/food service

NAICS	DESCRIPTION
722514	Cafeterias, Grill Buffets, and Buffets
722320	Caterers – COMING SOON
722310	Food Service Contractors – COMING SOON

722511	Full-Service Restaurants – COMING SOON
722513	Limited-Service Restaurants
722330	Mobile Food Services
722515	Snack and Nonalcoholic Beverage Bars

Retail

NAICS	DESCRIPTION
442299	All Other Home Furnishings Stores
453998	All Other Miscellaneous Store Retailers (except Tobacco Stores)
445299	All Other Specialty Food Stores
453310	Antique shops
443141	Appliance and Accessories Installation and Repair
453310	Appliance stores, household-type, used
453310	Architectural salvage dealers – COMING SOON
453920	Art Dealers
441310	Automotive Parts and Accessories Stores
445291	Baked Goods Stores
453310	Bicycle (except motorized) shops, used
451211	Book Stores
453310	Book stores, used
448190	Bridal gown shops (except custom)
425110	Business to Business Electronic Markets – COMING SOON
448130	Children's and Infants' Clothing Stores
448150	Clothing Accessories Stores
453310	Clothing stores, used
448120	Clothing/apparel stores
448190	Coat stores
445292	Confectionery and Nut Stores
453310	Consignment shops, used merchandise
532210	Consumer Electronics and Appliances Rental – COMING SOON
446120	Cosmetics, Beauty Supplies, and Perfume Stores
448190	Costume stores (including theatrical)
452210	Department Stores
454390	Direct Selling Establishments
443142	Electronics Stores
448140	Family Clothing Stores
445220	Fish and Seafood Markets

442210	Floor Covering Stores
453110	Florists
446191	Food (Health) Supplement Stores
445230	Fruit and Vegetable Markets
442110	Furniture Stores
453310	Furniture stores, used
452319	General stores
453220	Gift, Novelty, and Souvenir Stores
444130	Hardware Stores
446199	Hearing aid stores
451120	Hobby, Toy, and Game Stores
444110	Home Centers
442299	Home Furnishing Stores
448190	Hosiery stores
443141	Household Appliance Stores
448190	Lingerie stores
448320	Luggage and Leather Goods Stores
445210	Meat Markets
446199	Medical equipment and supplies stores
448110	Men's Clothing Stores
453310	Music stores (e.g., cassette, instrument, record, tape), used
451140	Musical Instrument and Supplies Stores
451212	News Dealers and Newsstands
444220	Nursery, Garden Center, and Farm Supply Stores
453210	Office Supplies and Stationery Stores
446130	Optical Goods Stores
444190	Other Building Material Dealers
453998	Other Stores (no food/drink)
453998	Other Stores (with food/drink)
444210	Outdoor Power Equipment Stores
444120	Paint and Wallpaper Stores
453910	Pet and Pet Supplies Stores
446110	Pharmacies and Drug Stores
446199	Prosthetic stores
453310	Secondhand merchandise stores
451130	Sewing, Needlework, and Piece Goods Stores
448210	Shoe Stores
448190	Sock shops

451110	Sporting Goods Stores
453310	Sporting goods stores, used
448190	Sports apparel stores (except uniforms)
448190	Swimwear stores
441320	Tire Dealers – COMING SOON
448190	T-shirt shops
448190	Uniform stores (except athletic)
453310	Used rare collectors' items (e.g., autograph, coin, card, stamps) shops
532282	Video Tape and Disc Rental
452311	Warehouse Clubs and Supercenters – COMING SOON
442291	Window Treatment Stores
448120	Women's Clothing Stores

Technology

NAICS	DESCRIPTION
519190	All Other Information Services – COMING SOON
541690	Application Development
541513	Computer Facilities Management Services
541511	Computer Programming Services
541512	Computer Systems Design Services
541511	Database Designer
541512	IT Consulting
541512	IT Project Management
541512	IT Software/Hardware Training Services
541519	Other Computer Related Services
541690	Other Scientific and Technical Consulting Services – COMING SOON
541614	Search Engine Services (SEO/SEM) – COMING SOON
541511	Software Development
541512	Value Add Reseller of Computer Hardware
541511	Website Design

Wholesalers

NAICS	DESCRIPTION
424920	Book, Periodical, and Newspaper Merchant Wholesalers – COMING SOON
423320	Brick, Stone, and Related Construction Material Merchant Wholesalers – COMING SOON
423430	Computer and Computer Peripheral Equipment and Software Merchant Wholesalers – COMING SOON

424450	Confectionery Merchant Wholesalers – COMING SOON
424430	Dairy Product (except Dried or Canned) Merchant Wholesalers – COMING SOON
424210	Drugs and Druggists' Sundries Merchant Wholesalers
423610	Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers – COMING SOON
424910	Farm Supplies Merchant Wholesalers
424930	Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers
424340	Footwear Merchant Wholesalers – COMING SOON
424480	Fresh Fruit and Vegetable Merchant Wholesalers
423210	Furniture Merchant Wholesalers – COMING SOON
424410	General Line Grocery Merchant Wholesalers – COMING SOON
424510	Grain and Field Bean Merchant Wholesalers – COMING SOON
423710	Hardware Merchant Wholesalers
423220	Home Furnishing Merchant Wholesalers
423620	Household Appliances, Electric Housewares, and Consumer Electronics Merchant Wholesalers
424130	Industrial and Personal Service Paper Merchant Wholesalers
423940	Jewelry, Watch, Precious Stone, and Precious Metal Merchant Wholesalers – COMING SOON
423310	Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers – COMING SOON
423450	Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers
424320	Men's and Boys' Clothing and Furnishings Merchant Wholesalers
423510	Metal Service Centers and Other Metal Merchant Wholesalers – COMING SOON
423120	Motor Vehicle Supplies and New Parts Merchant Wholesalers
423420	Office Equipment Merchant Wholesalers
423460	Ophthalmic Goods Merchant Wholesalers
423440	Other Commercial Equipment Merchant Wholesalers
423390	Other Construction Material Merchant Wholesalers – COMING SOON
423690	Other Electronic Parts and Equipment Merchant Wholesalers – COMING SOON
424490	Other Grocery and Related Products Merchant Wholesalers
423990	Other Miscellaneous Durable Goods Merchant Wholesalers – COMING SOON
424990	Other Miscellaneous Nondurable Goods Merchant Wholesalers – COMING SOON
423490	Other Professional Equipment and Supplies Merchant Wholesalers – COMING SOON
424420	Packaged Frozen Food Merchant Wholesalers – COMING SOON
424950	Paint, Varnish, and Supplies Merchant Wholesalers – COMING SOON
423410	Photographic Equipment and Supplies Merchant Wholesalers – COMING SOON
424310	Piece Goods, Notions, and Other Dry Goods Merchant Wholesalers
423720	Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers
424110	Printing and Writing Paper Merchant Wholesalers
423740	Refrigeration Equipment and Supplies Merchant Wholesalers

423330	Roofing, Siding, and Insulation Material Merchant Wholesalers – COMING SOON
423850	Service Establishment Equipment and Supplies Merchant Wholesalers
423910	Sporting and Recreational Goods and Supplies Merchant Wholesalers – COMING SOON
424120	Stationery and Office Supplies Merchant Wholesalers
423920	Toy and Hobby Goods and Supplies Merchant Wholesalers
423730	Warm Air Heating and Air-Conditioning Equipment and Supplies Merchant Wholesalers
424330	Women's, Children's, and Infants' Clothing and Accessories Merchant Wholesalers

* Restrictions in some zip codes

Visit victorinsurance.com/victor-for-agents to quote, bind and issue today.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

© 2023 Victor Insurance Managers LLC

Victor Insurance Services LLC in MN | DBA in CA and NY: Victor Insurance Services | CA Ins. Lic. # 0156109